

EXHIBIT 1

INSTRUCTION NO. _____

Wherever in these instructions the terms physical loss or physical damage are used, that means that property has suffered some physicality to the loss or damage to the property – *e.g.*, a physical alteration, physical contamination, or physical destruction.

INSTRUCTION NO. _____

Your verdict must be for the defendant if you believe that the physical loss or physical damage to Plaintiff's properties by SARS-CoV-2 was caused directly or indirectly by the seizure or destruction of property by order of governmental authority regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

INSTRUCTION NO. _____

Your verdict must be for the defendant if you believe that the physical loss or physical damage to Plaintiff's properties by SARS-CoV-2 was caused directly or indirectly by an Ordinance or Law regulating the use of any building or structure regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

INSTRUCTION NO. _____

Your verdict must be for the defendant if you believe that the physical loss or physical damage to Plaintiff's properties by SARS-CoV-2 was caused by or resulted from any delay, loss of use or loss of market.

INSTRUCTION NO. _____

Your verdict must be for the defendant if you believe that the physical loss or physical damage to Plaintiff's properties by SARS-CoV-2 was caused by or resulting from acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body, unless you determine that a portion of the physical loss or physical damage to Plaintiff's properties by SARS-CoV-2 was caused by physical loss or physical damage other than these acts or decisions.